

**Exhibit K**

Audio Transcript – Feb 20, 2025 call: \$4072 misapplied service contract refund

**Exhibit K: Audio Transcript – Feb 20, 2025 Call**

Date of Call: February 20, 2025

Call Duration: Approx. 25 minutes

Ally Representative: Richie Sykes

**Key Content:**

- Plaintiff inquired why Ally's loan balance appeared reduced.
- Rep confirmed a payment of \$4,072 had been posted to the account on February 19, 2025.
- This payment originated from the dealership's cancellation of Plaintiff's extended warranty.
- Rep admitted the payment was marked as a 'reallocation,' and could not confirm its source beyond that.

This call demonstrates that Ally misapplied the refund to retroactive loan payments (October and November) rather than crediting the loan principal, violating standard servicing procedures and causing further confusion in loan records.